

Fill in this information to identify the case:

Debtor 1 Christopher A Rzepecki

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 17-36074

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Pingora Loan Servicing, LLC

Court claim no. (if known): 7-1

Last 4 digits of any number

you use to  
Identify the debtor's account:

6180

Date of payment change:  
Must be at least 21 days after  
date of this notice

11/01/2020

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$724.04

New escrow payment: \$709.81

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Mortgage Payment Adjustment**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Christopher A Rzepecki  
First Name Middle Name Last Name

Case number (if known) 17-36074

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

I am the creditor.  
 I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Nisha B. Parikh

Signature

Date 9/28/2020

Print Nisha B. Parikh  
First name Middle name Last name Title Attorney for Creditor

Company Diaz Anselmo Lindberg, LLC  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 1771 West Diehl Road, Suite 120  
Number 1771 Street West Diehl Road  
Naperville State IL ZIP Code 60563

Contact Phone (630) 453-6960 Email ILBankruptcy@dallegal.com

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE: CASE NO. 17-36074

Christopher A Rzepecki; CHAPTER 13

Debtor(s). JUDGE David D. Cleary

**CERTIFICATE OF SERVICE**

I hereby certify that on September 28, 2020, a true and correct copy of the foregoing "NOTICE OF MORTGAGE PAYMENT CHANGE" was served:

Via the Court's ECF system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

David H Cutler, Debtor's Counsel  
Marilyn O Marshall, Trustee  
Patrick S Layng, U.S. Trustee

And by regular US Mail, postage pre-paid on:

Christopher A Rzepecki, 1021 Lonsdale Rd, Elk Grove Village, IL 60007

/s/ Veronica Gerardo

Diaz Anselmo Lindberg LLC  
1771 W. Diehl Rd., Ste. 120  
Naperville, IL 60563-4947  
630-453-6960 | 866-402-8661 | 630-428-4620 (fax)  
ILbankruptcy@dallegal.com  
Firm File Number: B17120027SVT